

Insurance Coverage for Weight Loss

Overweight Adults' Views

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Appendix A

Panel Information and Survey Items

About the Panel

The authors of this study contracted with Social Science Research Solutions (SSRS) to implement the survey. Survey participants were recruited from the Authentic Response (AR) panel, which consists of about 4,000,000 members. Panel members are recruited from users of websites that partner with AR, and information about panel members is consistently updated. Participation in the AR panel is by invitation only; members cannot opt-in. AR employs proprietary algorithms to identify and exclude professional survey-takers in order to improve the validity of the sample.

Final data for this study were weighted to address bias inherent in the sample design, nonresponse, and systematic under- or over-representation of the demographic characteristics of the U.S. overweight adult population. Final weighting involved adjusting the weighted sample to match population characteristics reported by the CDC.¹ Since the sampling was not purely random, the authors took the further step of comparing demographic characteristics of this study sample to the Behavioral Risk Factor Surveillance System (BRFSS). As shown below, characteristics of this study population are quite similar to those in the BRFSS.

Survey Instrument Items

Screening Questions

Restrict to nonpregnant, overweight and obese patients ($BMI \geq 25$) who saw their primary care doctor in the past year

1. In feet and inches, what is your height without shoes on?

1. ENTER FEET _____

2. ENTER INCHES _____

2. What is your current body weight?

1. ENTER WEIGHT _____

3. When was your last visit with this doctor?

1. In the past 3 months
2. At least 3 months ago but less than 6 months ago
3. At least 6 months ago but less than 9 months ago
4. At least 9 months ago but less than 1 year ago
5. 1 year or more ago

4. Are you currently pregnant?

- Yes
No

Health Insurance and Obesity

(Adapted from Kaiser's Employer Health Benefits Survey²)

5. If your health insurance were to offer any wellness benefits, which ones would be most helpful to you?

1. Gym membership discount
2. Commercial weight loss program (e.g., Weight Watchers, Jenny Craig)
3. Weight loss program in your doctor's office
4. Classes in nutrition or healthy living
5. Web-based resources for nutrition or healthy living
6. Health coaching delivered in person, by telephone or by text message
7. Financial incentive (e.g., reduced premium)
8. Other (SPECIFY)
9. None of these would be helpful

6. If your insurance company started offering [WELLNESS BENEFIT FROM Q15] that would increase your premium by \$100 per year, would you still want your insurance company to offer the benefit?

1. Yes, still should
2. No, should not

7. If your insurance company started offering [WELLNESS BENEFIT FROM Q15] that would increase your premium by \$200 per year, would you still want your insurance company to offer the benefit?

3. Yes, still should
4. No, should not

(Adapted from Gallup)

8. How much do you agree or disagree with the following statement: Health insurance plans should be allowed to require obese individuals to pay a higher premium, that is, the amount you pay each month for health insurance.

1. Strongly agree
2. Agree
3. Neither agree nor disagree
4. Disagree
5. Strongly disagree

Personal information

9. What kind of health insurance do you have?

1. Private insurance
2. Medicare
3. Medicaid or CHIP/SCHIP
4. I don't have health insurance
5. No charge/Charity
6. Other (SPECIFY)

10. Are you of Hispanic, Latino, or Spanish origin?

1. No, not of Hispanic, Latino, or Spanish origin
2. Yes

11. Which of the following racial groups do you belong to?

1. White
2. Black or African American
3. American Indian or Alaska Native
4. Asian
5. Native Hawaiian or Other Pacific Islander
6. Other (SPECIFY)

12. What is your age?

13 What is the highest grade or level of school you completed or the highest degree received?

1. Never attended school
 2. Less than high school
 3. High school graduate or GED
 4. Some College
 5. College or more
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CHIP, Children's Health Insurance Program; GED, General Educational Development test; SCHIP, State Children's Health Insurance Program

Appendix B

Comparing Study Sample to the Behavioral Risk Factor Surveillance System

The following table compares characteristics of the sample reported in this paper with data from the Behavioral Risk Factor Surveillance System (BRFSS) from 2010. To mirror the inclusion criteria for survey data used in this paper, BRFSS data were restricted to overweight or obese adults (BMI ≥ 25) who were not pregnant and reported having had a routine check-up within the past year. BRFSS data were chosen because, as with the survey data reported in this paper, BMI is calculated based on self-reported height and weight.

	Survey data, current study	BRFSS data
Gender		
Male	52	53
Female	48	47
BMI		
M	32	31
Overweight	49	56
Obese	51	44
Insurance coverage^a		
Any health insurance	91	91
Private	53	—
Medicare	25	—
Medicaid	9	—
Other	4	—
Uninsured	9	9
Education level		
High school diploma or less	33	38
Some college	40	27
College degree or more	27	35
Age (years)		
M	47	51
18–24	9	5
25–34	18	13
35–44	18	19
45–54	21	22
55–64	18	19
≥ 65	17	22
Race		
Non-Hispanic white	76	68
Non-Hispanic black	14	13
Other	10	19

Note: Values are %, unless otherwise indicated.

^a The BRFSS asks only whether or not an individual has any health insurance.

BRFSS, Behavioral Risk Factor Surveillance System

References for Appendixes

1. CDC. National Center for Health Statistics. Health, U.S., 2010, with special feature on death and dying. Hyattsville MD: CDC, 2011.
2. Kaiser Family Foundation. Employer health benefits 2012 annual survey. ehbs.kff.org/.